

Form 148 – ntcdsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-24855-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen F Decker  
168 Laurel Court  
Secaucus, NJ 07094

Andrea Decker  
168 Laurel Court  
Secaucus, NJ 07094

Social Security No.:  
xxx-xx-4570

xxx-xx-1394

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on January 13, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: January 13, 2020  
JAN: jf

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Stephen F Decker  
Andrea Decker  
DebtorsCase No. 19-24855-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 3  
Total Noticed: 50

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db/jdb  
518382065 +Stephen F Decker, Andrea Decker, 168 Laurel Court, Secaucus, NJ 07094-4106  
518466765 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
518382068 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518382069 +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106  
518382074 +Center for Infectious Disease, 20 Prospect Ave., Hackensack, NJ 07601-1962  
+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
518382075 Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040  
518506027 +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210  
518426695 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
518382078 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518506028 +Michael Harrison, Attorney At Law, 3155 Route 10 East - Suite 214,  
Denville, NJ 07834-3430  
518382081 +New York Dept. of Labor, Unemployment Insurance Division, PO Box 15122,  
Albany, NY 12212-5122  
518382082 +New York State Dept., of Tax & Finance, Bankruptcy Section, PO Box 5300,  
Albany, NY 12205-0300  
518382080 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation,  
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
Trenton, NJ 08695)  
518442335 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
518441981 +Toyota Motor Credit Corporation dba Lexus Financia, PO Box 9013, Addison, Texas 75001-9013  
518432752 Wells Fargo Bank, N.A., Attn: Default Document Processing,  
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700  
518382089 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335,  
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:02 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
POB 41021, Norfolk, VA 23541-1021  
518467293 EDI: BECKLEE.COM Jan 14 2020 04:23:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518382064 +EDI: AMEREXPR.COM Jan 14 2020 04:23:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
518382066 +EDI: CAPITALONE.COM Jan 14 2020 04:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
518452615 +EDI: AIS.COM Jan 14 2020 04:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518452613 +EDI: AIS.COM Jan 14 2020 04:23:00 Capital One N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518382067 +EDI: CAPITALONE.COM Jan 14 2020 04:23:00 Capital One Na, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
518472454 EDI: BL-BECKET.COM Jan 14 2020 04:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
518382070 +EDI: CHASE.COM Jan 14 2020 04:23:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850-5298  
518382071 +EDI: CITICORP.COM Jan 14 2020 04:23:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
Po Box 790034, St Louis, MO 63179-0034  
518382072 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitycapital/lxvisa, Attn: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
518382073 +E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 00:00:47 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518492115 EDI: Q3G.COM Jan 14 2020 04:23:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
PO Box 657, Kirkland, WA 98083-0657  
518382076 +E-mail/Text: bankruptcy@firstelectronic.com Jan 13 2020 23:54:58 First Electronic Bank,  
Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271  
518382077 +EDI: IRS.COM Jan 14 2020 04:23:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
518470651 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 00:00:17 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518382079 +EDI: NAVIENTFFKASMSERV.COM Jan 14 2020 04:23:00 Navient, Attn: Bankruptcy, Po Box 9000,  
Wiles-Barr, PA 18773-9000  
518494339 EDI: PRA.COM Jan 14 2020 04:23:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518503526 EDI: PRA.COM Jan 14 2020 04:23:00 Portfolio Recovery Associates, LLC, c/o Synchrony Bank,  
POB 41067, Norfolk VA 23541  
518458025 EDI: Q3G.COM Jan 14 2020 04:23:00 Quantum3 Group LLC as agent for,  
Genesis Consumer Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
518491740 EDI: Q3G.COM Jan 14 2020 04:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
518382083 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchb/care Credit Du, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
518386379 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518499482 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
518382084 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
518382085 +EDI: RMSC.COM Jan 14 2020 04:23:00 Synchrony Bank/PC Richard, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
518382086 EDI: TFSR.COM Jan 14 2020 04:23:00 Toyota Financial Services, Attn: Bankruptcy Dept,  
Po Box 8026, Cedar Rapids, IA 52409  
518382088 EDI: TFSR.COM Jan 14 2020 04:23:00 Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52409  
518382087 +EDI: TFSR.COM Jan 14 2020 04:23:00 Toyota Financial Services, PO Box 4102,  
Carol Stream, IL 60197-4102  
518482849 +EDI: AIS.COM Jan 14 2020 04:23:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518385656\* +Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106  
518506054\* +Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210  
518426770\* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
518506055\* +Michael Harrison, Attorney at Law, 3155 Route 10 East, Suite 214,  
Denville, NJ 07834-3430  
518475151\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,  
Trenton, NJ 08695)  
518451594\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
518442573\* Wells Fargo Bank, N.A., Attn: Default Document Processing,  
MAC #N9286-01Y 1000 Blue Gentian Road,, Eagan, MN 55121-7700

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohrlab@LOGS.com,  
njbankruptcynotifications@logs.com  
David L. Stevens on behalf of Joint Debtor Andrea Decker dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
David L. Stevens on behalf of Debtor Stephen F Decker dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7